



Michelle M. Harner  
**MICHELLE M. HARNER**  
**U.S. BANKRUPTCY JUDGE**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

In re: **Case No.: 19-20039 – MMH** Chapter: 7

**Shantel Larressa McDuffie  
Debtor**

Creditor – Home Point Financial Corporation

## Reaffirmation – 22

## STATEMENT OF REVIEW

The above identified Reaffirmation Agreement has been reviewed. It appearing that all requirements of 11 U.S.C. § 524 have been complied with, counsel for debtor has made the certification set forth in 11 U.S.C. § 524(c)(3), and Part D of the Reaffirmation Agreement is completed in a manner not significantly disparate from the sworn statements of the debtor in Schedules I and J and creates no presumption of undue hardship under 11 U.S.C. § 524(m). No hearing, determination, or order is required.

cc: Debtor – Shantel Larressa McDuffie  
Attorney for Debtor – PRO SE  
Case Trustee – Zvi Guttman

U.S. Trustee  
Creditor – Home Point Financial Corporation  
c/o Sottile & Barile  
349 Wards Corner Road, Suite 180  
Loveland, OH 45140

## End of Order

34x04 (rev. 02/09/2007) – nguerra